

DECLARATION OF VERONICA CHRISTENSEN

I, Veronica Christensen, am 67 years of age and am competent to testify. I declare as follows:

1. I am a resident of Ellicott City, Maryland.
2. I had a horrible and traumatizing experience stemming from my attempt to access unemployment insurance (UI) benefits. In short, I received an overpayment notice and, after paying it in full and receiving confirmation from both my bank and the Maryland Department of Labor (MDL), MDL charged me a second time for the same exact overpayment. Not only that, but MDL agents also then claimed, incredibly, that I had not been charged twice for the same overpayment and suggested instead that I try to get a waiver. After eight months of calling and emailing, serious financial strain and incredible stress, I was only just reimbursed for the second overpayment on or about November 12, 2021.
3. I was laid off in August of 2019 and began receiving regular unemployment insurance (UI) benefits shortly thereafter. MDL required me to set up an account through the BEACON system within the following year.
4. In the summer or fall of 2020, I received a series of “correspondences” on BEACON notifying me – without explanation of why – that I was being shifted among various unemployment benefits programs, including regular UI, Unemployment Extended Benefits (EB), and Pandemic Emergency Unemployment Compensation (PEUC).
5. On November 19, 2020, I received a notice on BEACON indicating that I had been overpaid \$3,440 during the period September 26, 2020, through November 4, 2020. I had not been notified by MDL that they were investigating a possible overpayment or allowing me to respond. The notice also did not explain the basis for the overpayment or how I could appeal.

6. Although I did not know the precise reason or basis for the overpayment, I paid the \$3,440 in full. My BEACON account and my banking account with Bank of America both confirmed that my payment had been received on November 24, 2020. I also later received a 1099 from MDL showing the \$3,440 “repayment amount.”

7. On February 18, 2021, I received an alarming message on BEACON stating “You have an overpayment on your account that is currently under review. We are reviewing your overpayment to ensure the amount owed is correct. If any corrections are made to your overpayment, the information in your portal will be updated.” I did not understand this or what it was about since I had already paid the earlier overpayment, and there was no way to respond to explain.

8. On February 25, 2021, I received a second overpayment notice on BEACON for the same exact amount and the same time periods as the overpayment that I had already paid. Except for the date on the notice, it was identical to the November 19, 2020. Like the other, it did not explain the basis for the overpayment or how I could appeal.

9. I tried calling MDL multiple times but was not able to get through to anyone.

10. MDL then started deducting \$215 per week from my benefits as an “Overpayment Offset.” These deductions continued over the course of several weeks until MDL had collected another \$3,440 from my benefits. I had no way to stop the deductions; it was very frustrating.

11. On March 13, 2021, I emailed ui.overpaymentinquiry@maryland.gov to complain that I was being double-charged for a benefits overpayment that I had already paid back in full. I attached the 1099G and Bank of America statement showing that I had paid MDL the \$3,440 requested in November.

12. I subsequently called or emailed MDL approximately once per week through September 2021 to try to get my money back.

13. In August 2021, I contacted my state delegate, Delegate Courtney Watson, for assistance. Her office staff said that they would try to follow up with MDL to help.

14. At the end of the month, I received an email from Alivia at MDL, who identified herself as my “case manager” whose job was to “help you through this process.” Far from “helping me through the process,” Alivia emailed me a second time the same day to tell me “you were not assessed a duplicate over-payment.” She did not explain how MDL reached that conclusion. I responded to explain that I had already paid the only overpayment I owed.

15. On September 22, 2021, Alivia sent me another unhelpful email that said “I understand you’re requesting a refund of \$3440 that is a result of a double repayment to MDOL. All overpayment issues are handled by our Benefit Payment Control department . . . I apologize that I am unable to assist you any further with receiving a refund and I will be closing this case.” She then unhelpfully provided me with MDL’s general website and a phone number. I called the number, but it linked to a voice recording that redirected me to the agency’s general line.

16. I continued to try to call MDL regularly to resolve the issue. I frequently had to wait on hold for long periods or was unable to reach anyone. It was extremely frustrating that the agency was taking money from me that I was confident I did not owe but made it so hard for me to speak to anyone about that.

17. At some point in August or September 2021, an MDL agent told me to complete an application for a waiver of the overpayment. I did not want to seek a waiver because I did not owe the overpayment in the first place. I submitted one anyway, fearing I had no choice.

18. In September 2021, I spoke several times about my situation with a person named Jodi from MDL. Jodi said at one point that MDL did not have proof that I had paid the \$3,440 overpayment, and that the IT department could not find the records I had sent. I re-sent the relevant documents directly to her.

19. After I had not heard from Jodi for some time, I contacted Delegate Watson's office again for assistance. Delegate Watson's staff indicated that they would follow up with MDL. I also continued to email Jodi directly.

20. On October 12, 2021, I received an email from Jodi which said "The \$3440 refund was approved on 9-28-21. Unfortunately, I am not able to provide you with a timeline as to when the check will be issued; the checks are not issued from this office. I will monitor your account and let you know as soon as the check has been processed."

21. It took another month, nearly a full year after I paid the overpayment demanded and eight months since MDL wrongfully deducted it a second time, for MDL to finally reimburse what it wrongfully deducted.

22. I have experienced significant financial strain as a result of MDL's double charging me for \$3,440 in benefits payments. My 14-year-old car broke down in the last year, but I cannot afford a new one and instead have had to pay \$1,600 in repairs, which is likely more than the value of the vehicle but less than half of what MDL owes me. I have had to sell some of my possessions and dip into my retirement savings to afford my basic living expenses, including paying \$8,000 for repairs to my home after a flood. I am concerned about depleting my retirement savings because I am 67 years old. I continue to actively look for employment, but I believe that many employers are unwilling to seriously consider me because of my age.

I declare under penalty of perjury that the foregoing is true and correct.

DocuSigned by:

Veronica Christensen

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Veronica Christensen

11/23/2021

Date